

# Exhibit 1(d)

## Part 1

B4

## CERTIFICATION

I, Thomas C. O'Connell, Underwriting Manager, EMC Property & Casualty Company, do hereby certify that the foregoing to which this certificate is attached is a true and correct copy of Policy 2K0 72 42--03 with amendments, which policy was issued January 1, 2002 to Arnberg and Allen Construction, LLC.

IN WITNESS WHEREOF, I have hereunto set my hand this 14th day of July, 2005.

EMC PROPERTY & CASUALTY COMPANY  
By: Thomas O'Connell  
Underwriting Manager

cf



EMC PROPERTY &amp; CASUALTY COMPANY

## CHANGE ENDORSEMENT

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

\*-----\*

\* POLICY NUMBER \*

\* 2 K 0 - 7 2 - 4 2 ---03 \*

\*-----\*

NAMED INSURED :

PRODUCER :

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

DIRECT BILL

AGENT: HS-0532-6

AGENT PHONE: 334-277-8970

THIS ENDORSEMENT CHANGES THE POLICY.  
PLEASE READ IT CAREFULLY.

\*-----\*

\* ENDORSEMENT EFFECTIVE DATES: 11/25/02 TO 01/01/03 \*

\*-----\*

IN CONSIDERATION OF THE RETURN PREMIUM SHOWN, IT IS HEREBY UNDERSTOOD AND  
AGREED THAT LOCATION 008 IS DELETED FROM THIS POLICY IN ACCORDANCE WITH THE  
ATTACHED SCHEDULE.

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RETURN PREMIUM: \$

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AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 01/15/03

COUNTERSIGNED BY:

(CONTINUED)

FORM: IL1201A (ED. 01-86)

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2K07242 0312



PAGE 2

EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NO: 2K0-72-42---03

EFF DATE: 01/01/02

EXP DATE: 01/01/03

C H A N G E   E N D O R S E M E N T  
C O N T I N U E D

## FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2134(01/87), CG2147(07/98), CG2150(09/89), CG2160(09/98),  
CG7001A(01/86)\*, CG7003(10/01), CG7185(08/99), CG7315(10/01),  
CG7422(08/00), CG7471(03/00), CG8231(10/01), IL0017(11/98),  
IL0021(04/98), IL7028(08/99), IL7050(09/90), IL7131A(04/01)

Refer to prior distribution(s) for any forms not attached

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 01/15/03

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

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2K07242 0312



EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 11/25/02

POLICY NO: 2K0-72-42---03  
EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE

CODE NO./EXPOSURE/CLASSIFICATION	PRODUCTS/COMPL OPS		ALL OTHER	
	RATE	ADVANCE PREM	RATE	ADVANCE PREM
LOCATION 008	!	!	!	!
63010	!	!	!	!\$
DWELLINGS - ONE-FAMILY	!	!	!	!
(LESSOR'S RISK ONLY)	!	!	!	!
PREMIUM BASIS:	!	!	!	!
UNIT	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!

TOTAL PREMIUM FOR CHANGES

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
 (3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
 (4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
 (5) PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS  
 OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
 (6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF PER CLAIM APPLIES  
 UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092

LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093

LOC 003 140 POST OAK  
WETUMPKA, AL 36093

LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

LOC 007 69 RIVERBIRCH CIRCLE  
WETUMPKA, AL 36093

LOC 009 59 RIVERBIRCH CR.  
WETUMPKA, AL 36093

DATE OF ISSUE: 01/15/03 BPP

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0312



EMC PROPERTY & CASUALTY COMPANY

C H A N G E   E N D O R S E M E N T

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

\*-----\*  
\* POLICY NUMBER \*  
\* 2 K 0 - 7 2 - 4 2 ---03 \*  
\*-----\*

N A M E D   I N S U R E D :

P R O D U C E R :

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

DIRECT BILL

AGENT: HS-0532-6  
AGENT PHONE: 334-277-8970

-----  
T H I S   E N D O R S E M E N T   C H A N G E S   T H E   P O L I C Y .  
P L E A S E   R E A D   I T   C A R E F U L L Y .  
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\*-----\*  
\* ENDORSEMENT EFFECTIVE DATES: 11/25/02 TO 01/01/03 \*  
\*-----\*

IN CONSIDERATION OF NO CHANGE IN PREMIUM, IT IS UNDERSTOOD AND AGREED THE FOLLOWING ADDITIONAL INSURED AND FORM CG2026 IS DELETED:

BUCK AND RIKI FRANKLIN  
90 HICKORY PLACE  
WETUMPKA, AL. 36093-3744

-----  
A D D I T I O N A L   P R E M I U M :   \$  
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AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 12/27/02

COUNTERSIGNED BY:

(CONTINUED)

FORM: IL1201A (ED. 01-86)

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2K07242 0311



PAGE 2

EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NO: 2K0-72-42---03  
EFF DATE: 01/01/02 EXP DATE: 01/01/03

CHANGE ENDORSEMENT  
CONTINUED

FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2134(01/87), CG2147(07/98), CG2150(09/89), CG2160(09/98),  
CG7001A(01/86)\*, CG7003(10/01), CG7185(08/99), CG7315(10/01),  
CG7422(08/00), CG7471(03/00), CG8231(10/01), IL0017(11/98),  
IL0021(04/98), IL7028(08/99), IL7050(09/90), IL7131A(04/01)\*

Refer to prior distribution(s) for any forms not attached

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 12/27/02

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

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2K07242 0311



EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NUMBER: 2K0-72-42---03  
EFF DATE: 11/25/02 EXP DATE: 01/01/03

GENERAL LIABILITY POLICY  
DECLARATIONS

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ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CG0001	10-01	COMMERCIAL GEN LIABILITY COV FORM	
CG0300	01-96	DEDUCTIBLE LIABILITY INSURANCE	
CG2010	10-01	AI-OWNERS, LESSEES OR CONTRACTORS..	
CG2011	01-96	AI-MANAGERS OR LESSORS OF PREMISES	
CG2134	01-87	EXCL-DESIGNATED WORK	
CG2147	07-98	EXCL-EMPLOYMENT RELATED PRACTICES	
CG2150	09-89	AMENDMENT/LIQUOR LIABILITY EXCLUSION	
CG2160	09-98	EXCL-Y2K COMPUTER/ELECTRONIC PROBLEM	
*CG7001A	01-86	GENERAL LIABILITY SCHEDULE	
CG7003	10-01	GL QUICK REFERENCE (OCCURRENCE)	
CG7185	08-99	EXCLUSION - LEAD	
CG7315	10-01	CONTINUOUS OR PROGRESS INJ/DMG EXCL	
CG7422	08-00	EXCL INJ/DAMAGE FROM EARTH MOVEMENT	
CG7471	03-00	EXCL-DAMAGE TO WORK PERFORMED-SUBCON	
CG8231	10-01	IMPORTANT NOTICE TO POLICYHOLDERS	
IL0017	11-98	COMMON POLICY CONDITIONS	
IL0021	04-98	NUCLEAR ENERGY LIAB EXCL/BROAD FORM	
IL7028	08-99	ASBESTOS EXCLUSION	
IL7050	09-90	AUTOMATIC TERMINATION	
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	

FORM(S) DELETED WITH THIS TRANSACTION:  
CG2026 11-85

DATE OF ISSUE: 12/27/02

FORM: IL7131A (ED. 04-01)





EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 11/25/02

POLICY NO: 2K0-72-42---03  
EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE

CODE NO./EXPOSURE/CLASSIFICATION	PRODUCTS/COMPL OPS	ALL OTHER
	RATE ! ADVANCE PREM!	RATE ! ADVANCE PREM
LOCATION 008	!	!
63010	!	!
DWELLINGS - ONE-FAMILY	!	!
(LESSOR'S RISK ONLY)	!	!
PREMIUM BASIS:	!	!
UNIT	!	!
EXPOSURE:	!	!
(SUBLINE	!	!

TOTAL PREMIUM FOR CHANGES \$

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
(3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
(4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
(5) PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
(6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE ( PER CLAIM APPLIES UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092

LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093

LOC 003 140 POST OAK  
WETUMPKA, AL 36093

LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

LOC 007 69 RIVERBIRCH CIRCLE  
WETUMPKA, AL 36093

LOC 008 90 HICKORY PLACE  
WETUMPKA, AL 36093-3744

LOC 009 59 RIVERBIRCH CR.  
WETUMPKA, AL 36093

DATE OF ISSUE: 12/27/02 BPP

FORM CG7001A ED.01-86 BPP 02/07/02

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EMC PROPERTY &amp; CASUALTY COMPANY

## C H A N G E   E N D O R S E M E N T

POLICY PERIOD: FROM 01/01/02 TO 01/01/03 \*-----\*

\* POLICY NUMBER \*

\* 2 K 0 - 7 2 - 4 2 ---03 \*

\*-----\*

N A M E D   I N S U R E D :

P R O D U C E R :

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

D I R E C T   B I L L

A G E N T : HS-0532-6

A G E N T   P H O N E : 334-277-8970

T H I S   E N D O R S E M E N T   C H A N G E S   T H E   P O L I C Y .  
P L E A S E   R E A D   I T   C A R E F U L L Y .

\*-----\*

\* ENDORSEMENT EFFECTIVE DATES: 08/01/02 TO 01/01/03 \*

\*-----\*

IN CONSIDERATION OF NO CHANGE IN PREMIUM, IT IS UNDERSTOOD AND AGREED  
LOCATION 9 ADDRESS IS AMENDED TO READ:

59 RIVERBIRCH CIRCLE  
WETUMPKA, AL. 36093

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ADDITIONAL PREMIUM:   \$                      ,

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A U D I T   F R E Q U E N C Y : ANNUAL

P L A C E   O F   I S S U E : BIRMINGHAM, AL

D A T E   O F   I S S U E : 09/06/02

C O U N T E R S I G N E D   B Y :

F O R M : IL1201A (ED. 01-86)

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2K07242   0310



EMC PROPERTY &amp; CASUALTY COMPANY

## CHANGE ENDORSEMENT

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

\*-----\*

\* POLICY NUMBER \*

\* 2 K 0 - 7 2 - 4 2 ---03 \*

\*-----\*

NAMED INSURED :

PRODUCER :

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

DIRECT BILL

AGENT: HS-0532-6

AGENT PHONE: 334-277-8970

THIS ENDORSEMENT CHANGES THE POLICY.  
PLEASE READ IT CAREFULLY.

\*-----\*

\* ENDORSEMENT EFFECTIVE DATES: 08/01/02 TO 01/01/03 \*

\*-----\*

IN CONSIDERATION OF THE ADDITIONAL PREMIUM SHOWN, IT IS UNDERSTOOD AND  
AGREED LOCATION 009 IS ADDED IN ACCORDANCE WITH THE ATTACHED SCHEDULE.

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ADDITIONAL PREMIUM: \$

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AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 08/13/02

COUNTERSIGNED BY:

(CONTINUED)

FORM: IL1201A (ED. 01-86)

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PAGE 2

EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLENPOLICY NO: 2K0-72-42---03  
EFF DATE: 01/01/02 EXP DATE: 01/01/03C H A N G E   E N D O R S E M E N T  
C O N T I N U E D

## FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2026(11/85), CG2134(01/87), CG2147(07/98), CG2150(09/89),  
CG2160(09/98), CG7001A(01/86)\*, CG7003(10/01), CG7185(08/99),  
CG7315(10/01), CG7422(08/00), CG7471(03/00), CG8231(10/01),  
IL0017(11/98), IL0021(04/98), IL7028(08/99), IL7050(09/90),  
IL7131A(04/01)

Refer to prior distribution(s) for any forms not attached

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 08/13/02

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

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2K07242 0309

EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 08/01/02

POLICY NO: 2K0-72-42---03

EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE

CODE NO./EXPOSURE/CLASSIFICATION	PRODUCTS/COMPL OPS		ALL OTHER	
	RATE	ADVANCE PREM	RATE	ADVANCE PREM
LOCATION 009	!	!	!	!
63010	!	!	!	!
DWELLINGS - ONE-FAMILY	!	!	!	!
(LESSOR'S RISK ONLY)	!	!	!	!
PREMIUM BASIS:	!	!	!	!
DWELLING	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!

TOTAL PREMIUM FOR CHANGES \$

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
 (3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
 (4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
 (5) PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
 (6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF CLAIM APPLIES UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092

LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093

LOC 003 140 POST OAK  
WETUMPKA, AL 36093

LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

LOC 007 69 RIVERBIRCH CIRCLE  
WETUMPKA, AL 36093

LOC 008 90 HICKORY PLACE  
WETUMPKA, AL 36093-3744

LOC 009 1908 RIVERBIRCH CR.  
WETUMPKA, AL 36093

DATE OF ISSUE: 08/13/02 BPP

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0309

**EMC Insurance Companies**

EMC PROPERTY &amp; CASUALTY COMPANY

## C H A N G E   E N D O R S E M E N T

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

 \*-----\*  
 \* POLICY NUMBER \*  
 \* 2 K 0 - 7 2 - 4 2---03 \*  
 \*-----\*

N A M E D   I N S U R E D :

P R O D U C E R :

 ARNBERG AND ALLEN  
 CONSTRUCTION, LLC  
 55 EMERALD MOUNTAIN EXPRESSWAY  
 WETUMPKA AL 36093-3200

 THOMPSON INSURANCE, INC.  
 3300 GATSBY LN  
 PO BOX 11408  
 MONTGOMERY AL 36111-0408

D I R E C T   B I L L

AGENT: HS-0532-6

AGENT PHONE: 334-277-8970

 T H I S   E N D O R S E M E N T   C H A N G E S   T H E   P O L I C Y .  
 P L E A S E   R E A D   I T   C A R E F U L L Y .

 \*-----\*  
 \* ENDORSEMENT EFFECTIVE DATES: 06/21/02 TO 01/01/03 \*  
 \*-----\*

 IN CONSIDERATION OF THE RETURN PREMIUM SHOWN, IT IS UNDERSTOOD AND AGREED  
 THE FOLLOWING LOCATION IS DELETED.

 LOC. 006 - 1245 EMERALD MOUNTAIN PKWY.  
 WETUMPKA, AL. 36093

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 RETURN PREMIUM:   \$  
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AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 07/02/02

COUNTERSIGNED BY:

(CONTINUED)

FORM: IL1201A (ED. 01-86)

BPP

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2K07242 0308



PAGE 2

EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NO: 2K0-72-42---03  
EFF DATE: 01/01/02 EXP DATE: 01/01/03

CHANGE ENDORSEMENT  
CONTINUED

FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2026(11/85), CG2134(01/87), CG2147(07/98), CG2150(09/89),  
CG2160(09/98), CG7001A(01/86), CG7003(10/01), CG7185(08/99),  
CG7315(10/01), CG7422(08/00), CG7471(03/00), CG8231(10/01),  
IL0017(11/98), IL0021(04/98), IL7028(08/99), IL7050(09/90),  
IL7131A(04/01)

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 07/02/02

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

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2K07242 0308



EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 06/21/02

POLICY NO: 2K0-72-42---03  
EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE

CODE NO./EXPOSURE/CLASSIFICATION	PRODUCTS/COMPL OPS		ALL OTHER	
	RATE	ADVANCE PREM	RATE	ADVANCE PREM
LOCATION 006	!	!	!	!
63010	!	!	!	!
DWELLINGS - ONE-FAMILY	!	!	!	!
(LESSOR'S RISK ONLY)	!	!	!	!
PREMIUM BASIS:	!	!	!	!
DWELLING	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!

TOTAL PREMIUM FOR CHANGES

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
 (3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
 (4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
 (5) PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS  
 OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
 (6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF PER CLAIM APPLIES  
 UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092

LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093

LOC 003 140 POST OAK  
WETUMPKA, AL 36093

LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

LOC 007 69 RIVERBIRCH CIRCLE  
WETUMPKA, AL 36093

LOC 008 90 HICKORY PLACE  
WETUMPKA, AL 36093-3744

DATE OF ISSUE: 07/02/02 BPP

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0308





EMC PROPERTY &amp; CASUALTY COMPANY

## C H A N G E   E N D O R S E M E N T

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

 \*-----\*  
 \* POLICY NUMBER \*  
 \* 2 K 0 - 7 2 - 4 2 ---03 \*  
 \*-----\*

N A M E D   I N S U R E D :

P R O D U C E R :

 ARNBERG AND ALLEN  
 CONSTRUCTION, LLC  
 55 EMERALD MOUNTAIN EXPRESSWAY  
 WETUMPKA AL 36093-3200

 THOMPSON INSURANCE, INC.  
 3300 GATSBY LN  
 PO BOX 11408  
 MONTGOMERY AL 36111-0408

DIRECT BILL

AGENT: HS-0532-6

AGENT PHONE: 334-277-8970

 T H I S   E N D O R S E M E N T   C H A N G E S   T H E   P O L I C Y .  
 P L E A S E   R E A D   I T   C A R E F U L L Y .

 \*-----\*  
 \* ENDORSEMENT EFFECTIVE DATES: 06/05/02 TO 01/01/03 \*  
 \*-----\*

 IN CONSIDERATION OF THE ADDITIONAL PREMIUM SHOWN, IT IS HEREBY UNDERSTOOD  
 AND AGREED THAT LOCATION 008 AND THE FOLLOWING ADDITIONAL INSURED IS ADDED  
 TO THIS POLICY IN ACCORDANCE WITH THE ATTACHED SCHEDULE AND FORM CG2026:

 CG2026 - BUCK AND RIKI FRANKLIN  
 90 HICKORY PLACE  
 WETUMPKA, AL 36093-3744

 -----  
 ADDITIONAL PREMIUM: \$  
 -----

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 06/18/02

COUNTERSIGNED BY:

(CONTINUED)

FORM: IL1201A (ED. 01-86)

BPP

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2K07242 0307



PAGE 2

EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NO: 2K0-72-42---03

EFF DATE: 01/01/02

EXP DATE: 01/01/03

CHANGE ENDORSEMENT  
CONTINUED

FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2026(11/85), CG2134(01/87), CG2147(07/98), CG2150(09/89),  
CG2160(09/98), CG7001A(01/86), CG7003(10/01), CG7185(08/99),  
CG7315(10/01), CG7422(08/00), CG7471(03/00), CG8231(10/01),  
IL0017(11/98), IL0021(04/98), IL7028(08/99), IL7050(09/90),  
IL7131A(04/01)

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 06/18/02

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

055

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2K07242 0307



EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 06/05/02

POLICY NO: 2K0-72-42---03  
EXP DATE: 01/01/03

G E N E R A L L I A B I L I T Y S C H E D U L E

CODE NO./EXPOSURE/CLASSIFICATION	! PRODUCTS/COMPL OPS !		ALL OTHER	
	! RATE	! ADVANCE PREM !	RATE	! ADVANCE PREM
LOCATION 008	!	!	!	!
63010	!	!		
DWELLINGS - ONE-FAMILY	!	!	!	!
(LESSOR'S RISK ONLY)	!	!	!	!
PREMIUM BASIS:	!	!	!	!
UNIT	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!
ADDITIONAL INTEREST	!	!	!	!
BUCK & RIKI FRANKLIN CG2026	!	!	!	!
DESIGNATED PERSON	!	!	!	!

TOTAL PREMIUM FOR CHANGES \$

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
 (3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
 (4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
 (5) PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS  
 OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
 (6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF PER CLAIM APPLIES  
 UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092

LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093

LOC 003 140 POST OAK  
WETUMPKA, AL 36093

LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

LOC 006 1245 EMERAL MOUNTAIN PKWY.  
WETUMPKA, AL 36093

LOC 007 69 RIVERBIRCH CIRCLE  
WETUMPKA, AL 36093

DATE OF ISSUE: 06/18/02 BPP

(CONTINUED)

FORM CG7001A ED.01-86 BPP 02/07/02

055

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2K07242 0307



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EMC PROPERTY & CASUALTY COMPANY

POLICY NO: 2K0-72-42--03

ARNBERG ALLEN CONST LL

EFF DATE: 06/05/02

EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE  
(CONTINUED)

LOC 008 90 HICKORY PLACE  
WETUMPKA, AL 36093-3744

DATE OF ISSUE: 06/18/02 BPP

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0307

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED—DESIGNATED PERSON OR  
ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

**SCHEDULE**

**Name of Person or Organization:**

**SEE POLICY DEC  
AND SCHEDULE**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

WHO IS AN INSURED (Section II) is amended to include as an insured the person or organization shown in the Schedule as an insured but only with respect to liability arising out of your operations or premises owned by or rented to you.



EMC PROPERTY &amp; CASUALTY COMPANY

## C H A N G E   E N D O R S E M E N T

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

\*-----\*

\* POLICY NUMBER \*

\* 2 K 0 - 7 2 - 4 2 ---03 \*

\*-----\*

N A M E D   I N S U R E D :

P R O D U C E R :

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

DIRECT BILL

AGENT: HS-0532-6  
AGENT PHONE: 334-277-8970

T H I S   E N D O R S E M E N T   C H A N G E S   T H E   P O L I C Y .  
P L E A S E   R E A D   I T   C A R E F U L L Y .

\*-----\*

\* ENDORSEMENT EFFECTIVE DATES: 05/01/02 TO 01/01/03 \*

\*-----\*

IN CONSIDERATION OF THE ADDITIONAL PREMIUM SHOWN, IT IS UNDERSTOOD AND  
AGREED LOCATION 7 IS ADDED IN ACCORDANCE WITH THE ATTACHED SCHEDULE.

-----

ADDITIONAL PREMIUM: \$

-----

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 06/07/02

COUNTERSIGNED BY:

(CONTINUED)

FORM: IL1201A (ED. 01-86)

BPP

055

MA

2K07242 0306



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EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NO: 2K0-72-42---03

EFF DATE: 01/01/02

EXP DATE: 01/01/03

CHANGE ENDORSEMENT  
CONTINUED

FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2134(01/87), CG2147(07/98), CG2150(09/89), CG2160(09/98),  
CG7001A(01/86), CG7003(10/01), CG7185(08/99), CG7315(10/01),  
CG7422(08/00), CG7471(03/00), CG8231(10/01), IL0017(11/98),  
IL0021(04/98), IL7028(08/99), IL7050(09/90), IL7131A(04/01)

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 06/07/02

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

055

MA

2K07242 0306



EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 05/01/02

POLICY NO: 2K0-72-42---03  
EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE

CODE NO./EXPOSURE/CLASSIFICATION	! PRODUCTS/COMPL OPS !		ALL OTHER	
	! RATE	! ADVANCE PREM !	RATE	! ADVANCE PREM
LOCATION 007	!	!	!	!
63010	!	!	!	!
DWELLINGS - ONE-FAMILY	!	!	!	!
(LESSOR'S RISK ONLY)	!	!	!	!
PREMIUM BASIS:	!	!	!	!
DWELLING	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!

TOTAL PREMIUM FOR CHANGES \$

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
 (3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
 (4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
 PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS  
 OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
 (6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF \_\_\_\_\_ER CLAIM APPLIES  
 UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092

LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093

LOC 003 140 POST OAK  
WETUMPKA, AL 36093

LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

LOC 006 1245 EMERAL MOUNTAIN PKWY.  
WETUMPKA, AL 36093

LOC 007 69 RIVERBIRCH CIRCLE  
WETUMPKA, AL 36093

DATE OF ISSUE: 06/07/02 BPP

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0306





EMC PROPERTY &amp; CASUALTY COMPANY

## C H A N G E   E N D O R S E M E N T

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

\*-----\*

\* POLICY NUMBER \*

\* 2 K 0 - 7 2 - 4 2 ---03 \*

\*-----\*

N A M E D   I N S U R E D :

P R O D U C E R :

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

D I R E C T   B I L L

AGENT: HS-0532-6

AGENT PHONE: 334-277-8970

T H I S   E N D O R S E M E N T   C H A N G E S   T H E   P O L I C Y .  
P L E A S E   R E A D   I T   C A R E F U L L Y .

\*-----\*

\* ENDORSEMENT EFFECTIVE DATES: 01/01/02 TO 02/14/02 \*

\*-----\*

IN CONSIDERATION OF THE RETURN PREMIUM SHOWN, IT IS UNDERSTOOD AND AGREED  
CLASS 91580 IS DELETED AND EXPOSURE FOR CLASS 91340 AND CLASS 97047 IS  
DELETED IN ACCORDANCE WITH THE ATTACHED SCHEDULE.

-----

RETURN PREMIUM:   \$

-----

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 06/07/02

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

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MA

2K07242 0305M



EMC PROPERTY &amp; CASUALTY COMPANY

## CHANGE ENDORSEMENT

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

\*-----\*

\* POLICY NUMBER \*

\* 2 K 0 - 7 2 - 4 2 ---03 \*

\*-----\*

NAMED INSURED :

PRODUCER :

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

DIRECT BILL

AGENT: HS-0532-6

AGENT PHONE: 334-277-8970

THIS ENDORSEMENT CHANGES THE POLICY.  
PLEASE READ IT CAREFULLY.

\*-----\*

\* ENDORSEMENT EFFECTIVE DATES: 02/14/02 TO 01/01/03 \*

\*-----\*

IN CONSIDERATION OF THE RETURN PREMIUM SHOWN, IT IS UNDERSTOOD AND AGREED  
CLASS 91580 IS DELETED AND EXPOSURE FOR CLASS 91340 AND CLASS 97047 IS  
AMENDED IN ACCORDANCE WITH THE ATTACHED SCHEDULE.

-----

RETURN PREMIUM: \$

-----

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 06/07/02

COUNTERSIGNED BY:

(CONTINUED)

FORM: IL1201A (ED. 01-86)

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2K07242 0304



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EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NO: 2K0-72-42---03

EFF DATE: 01/01/02 EXP DATE: 01/01/03

CHANGE ENDORSEMENT  
CONTINUED

FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2134(01/87), CG2147(07/98), CG2150(09/89), CG2160(09/98),  
CG7001A(01/86), CG7003(10/01), CG7185(08/99), CG7315(10/01),  
CG7422(08/00), CG7471(03/00), CG8231(10/01), IL0017(11/98),  
IL0021(04/98), IL7028(08/99), IL7050(09/90), IL7131A(04/01)

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 06/07/02

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

055

MA

2K07242 0304

EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 02/14/02

POLICY NO: 2K0-72-42---03

EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE

CODE NO./EXPOSURE/CLASSIFICATION	PRODUCTS/COMPL OPS		ALL OTHER	
	RATE	ADVANCE PREM	RATE	ADVANCE PREM
LOCATION 001	!	!	!	!
91340	!	!	!	!
CARPENTRY - CONSTRUCTION OF	!	!	!	!
RESIDENTIAL PROPERTY NOT EXCEEDING	!	!	!	!
THREE STORIES IN HEIGHT	!	!	!	!
PREMIUM BASIS:	!	!	!	!
THOUSANDS OF PAYROLL	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!
DEDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR OTHER THAN	!	!	!	!
PROD/COMPL OPS	!	!	!	!
DEDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR PROD/COMPL OPS	!	!	!	!
LOCATION 001	!	!	!	!
91580	!	!	!	!
CONTRACTORS - EXECUTIVE SUPERVISORS!	!	!	!	!
OR EXECUTIVE SUPERINTENDENTS	!	!	!	!
(4)	!	!	!	!
PREMIUM BASIS:	!	!	!	!
THOUSANDS OF PAYROLL	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!
DEDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR OTHER THAN	!	!	!	!
PROD/COMPL OPS	!	!	!	!
LOCATION 001	!	!	!	!
97047	!	!	!	!
LANDSCAPE GARDENING (4)	!	!	!	!
PREMIUM BASIS:	!	!	!	!
THOUSANDS OF PAYROLL	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!
DEDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR OTHER THAN	!	!	!	!
PROD/COMPL OPS	!	!	!	!

DATE OF ISSUE: 06/07/02 BPP

(CONTINUED)

FORM CG7001A ED.01-86 BPP 02/07/02

055

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2K07242 0304



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EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 02/14/02

POLICY NO: 2K0-72-42---03  
EXP DATE: 01/01/03GENERAL LIABILITY SCHEDULE  
(CONTINUED)

TOTAL PREMIUM FOR CHANGES \$

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
 (3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
 (4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
 (5) PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS  
 OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
 (6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF PER CLAIM APPLIES  
 UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

## RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092

LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093

LOC 003 140 POST OAK  
WETUMPKA, AL 36093

LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

LOC 006 1245 EMERALD MOUNTAIN PKWY.  
WETUMPKA, AL 36093

DATE OF ISSUE: 06/07/02 BPP

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0304

EMC PROPERTY & CASUALTY COMPANY

C H A N G E E N D O R S E M E N T

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

\*-----\*  
\* POLICY NUMBER \*  
\* 2 K 0 - 7 2 - 4 2 ---03 \*  
\*-----\*

N A M E D I N S U R E D :

P R O D U C E R :

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

DIRECT BILL

AGENT: HS-0532-6  
AGENT PHONE: 334-277-8970

T H I S E N D O R S E M E N T C H A N G E S T H E P O L I C Y .  
P L E A S E R E A D I T C A R E F U L L Y .

\*-----\*  
\* ENDORSEMENT EFFECTIVE DATES: 02/14/02 TO 01/01/03 \*  
\*-----\*

IN CONSIDERATION OF THE ADDITIONAL PREMIUM SHOWN, IT IS UNDERSTOOD AND  
AGREED LOCATION 6 IS ADDED IN ACCORDANCE WITH THE ATTACHED SCHEDULE.

-----  
ADDITIONAL PREMIUM: \$  
-----

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 03/19/02

COUNTERSIGNED BY:

(CONTINUED)

FORM: IL1201A (ED. 01-86)

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055

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2K07242 0303



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EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NO: 2K0-72-42---03

EFF DATE: 01/01/02

EXP DATE: 01/01/03

C H A N G E E N D O R S E M E N T  
C O N T I N U E D

FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2134(01/87), CG2147(07/98), CG2150(09/89), CG2160(09/98),  
CG7001A(01/86), CG7003(10/01), CG7185(08/99), CG7315(10/01),  
CG7422(08/00), CG7471(03/00), CG8231(10/01), IL0017(11/98),  
IL0021(04/98), IL7028(08/99), IL7050(09/90), IL7131A(04/01)

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 03/19/02

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

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2K07242 0303



EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 02/14/02

POLICY NO: 2K0-72-42---03  
EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE

CODE NO./EXPOSURE/CLASSIFICATION	PRODUCTS/COMPL OPS		ALL OTHER	
	RATE	ADVANCE PREM	RATE	ADVANCE PREM
LOCATION 006	!	!	!	!
63010	!	!		
DWELLINGS - ONE-FAMILY	!	!	!	!
(LESSOR'S RISK ONLY	!	!	!	!
PREMIUM BASIS:	!	!	!	!
DWELLING	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!

TOTAL PREMIUM FOR CHANGES \$

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
 (3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
 (4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
 (5) PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS  
 OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
 (6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF PER CLAIM APPLIES  
 UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092

LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093

LOC 003 140 POST OAK  
WETUMPKA, AL 36093

LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

LOC 006 1245 EMERAL MOUNTAIN PKWY.  
WETUMPKA, AL 36093

DATE OF ISSUE: 03/19/02 BPP

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0303





EMC PROPERTY &amp; CASUALTY COMPANY

## C H A N G E   E N D O R S E M E N T

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

\*-----\*

\* POLICY NUMBER \*

\* 2 K 0 - 7 2 - 4 2 ---03 \*

\*-----\*

N A M E D   I N S U R E D :

P R O D U C E R :

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

D I R E C T   B I L L

AGENT: HS-0532-6

AGENT PHONE: 334-277-8970

T H I S   E N D O R S E M E N T   C H A N G E S   T H E   P O L I C Y .  
P L E A S E   R E A D   I T   C A R E F U L L Y .

\*-----\*

\* ENDORSEMENT EFFECTIVE DATES: 01/24/02 TO 01/01/03 \*

\*-----\*

IN CONSIDERATION OF THE RETURN PREMIUM SHOWN, IT IS UNDERSTOOD AND AGREED  
THE FOLLOWING LOCATION IS DELETED:

LOC.005 - 377 RIVERBIRCH CIRCLE  
WETUMPKA, AL. 36093

-----

RETURN PREMIUM:     \$

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AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 02/27/02

COUNTERSIGNED BY:

(CONTINUED)

FORM: IL1201A (ED. 01-86)

BPP

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2K07242 0302



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EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NO: 2K0-72-42---03  
EFF DATE: 01/01/02 EXP DATE: 01/01/03

CHANGE ENDORSEMENT  
CONTINUED

FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2134(01/87), CG2147(07/98), CG2150(09/89), CG2160(09/98),  
CG7001A(01/86), CG7003(10/01), CG7185(08/99), CG7315(10/01),  
CG7422(08/00), CG7471(03/00), CG8231(10/01), IL0017(11/98),  
IL0021(04/98), IL7028(08/99), IL7050(09/90), IL7131A(04/01)

AUDIT FREQUENCY: ANNUAL

PLACE OF ISSUE: BIRMINGHAM, AL

DATE OF ISSUE: 02/27/02

COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86)

BPP

055

MA

2K07242 0302

**EMC Insurance Companies**EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 01/24/02

POLICY NO: 2K0-72-42---03  
EXP DATE: 01/01/03

## G E N E R A L L I A B I L I T Y S C H E D U L E

CODE NO./EXPOSURE/CLASSIFICATION	! PRODUCTS/COMPL OPS !		ALL OTHER	
	! RATE	! ADVANCE PREM !	RATE	! ADVANCE PREM
LOCATION 005	!	!	!	!
63010	!	!	! \$	)
DWELLINGS - ONE-FAMILY	!	!	!	!
(LESSOR'S RISK ONLY)	!	!	!	!
PREMIUM BASIS:	!	!	!	!
DWELLING	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!
\$ DEDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR OTHER THAN	!	!	!	!
PROD/COMPL OPS	!	!	!	!

TOTAL PREMIUM FOR CHANGES \$

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
 (3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
 (4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
 PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS  
 OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
 (6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF PER CLAIM APPLIES  
 UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

## RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093LOC 003 140 POST OAK  
WETUMPKA, AL 36093LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

DATE OF ISSUE: 02/27/02 BPP

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0302



EMC PROPERTY &amp; CASUALTY COMPANY

PRIOR POLICY: 2D0-72-42

## GENERAL LIABILITY DECLARATIONS

POLICY PERIOD: FROM 01/01/02 TO 01/01/03

\*-----\*

\* POLICY NUMBER \*

\* 2 K 0 - 7 2 - 4 2 ---03 \*

\*-----\*

NAMED INSURED:

PRODUCER:

ARNBERG AND ALLEN  
CONSTRUCTION, LLC  
55 EMERALD MOUNTAIN EXPRESSWAY  
WETUMPKA AL 36093-3200

THOMPSON INSURANCE, INC.  
3300 GATSBY LN  
PO BOX 11408  
MONTGOMERY AL 36111-0408

DIRECT BILL

AGENT: HS-0532-6

AGENT PHONE: 334-277-8970

INSURED IS: LLC

BUSINESS DESC: HOME BUILDER

## LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT

\$

DAMAGE TO PREMISES RENTED TO YOU LIMIT

\$

ANY ONE PREMISES

MEDICAL EXPENSE LIMIT

\$

ANY ONE PERSON

PERSONAL AND ADVERTISING INJURY LIMIT

\$

ANY ONE PERSON OR  
ORGANIZATION

GENERAL AGGREGATE LIMIT

\$

PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT

\$

## COVERAGES PROVIDED

## PREMIUM

PRODUCTS/COMPLETED OPERATIONS

\$

OTHER THAN PRODUCTS/COMPLETED OPERATIONS

\$

TOTAL ESTIMATED POLICY PREMIUM

\$

SEE ATTACHED SCHEDULE FOR LOCATION  
OF ALL PREMISES OWNED, RENTED OR OCCUPIED.

## FORMS APPLICABLE:

CG0001(10/01), CG0300(01/96), CG2010(10/01), CG2011(01/96),  
CG2134(01/87), CG2147(07/98), CG2150(09/89), CG2160(09/98),  
CG7001A(01/86), CG7003(10/01), CG7185(08/99), CG7315(10/01),  
CG7422(08/00), CG7471(03/00), CG8231(10/01), IL0017(11/98),  
IL0021(04/98), IL7028(08/99), IL7050(09/90), IL7131A(04/01)

AUDIT PERIOD: ANNUAL

DATE OF ISSUE: 02/08/02 BPP

FORM CG7000A ED. 08-99 BPP 02/07/02

055

MA

2K07242 0301



EMC PROPERTY & CASUALTY COMPANY  
ARNBERG AND ALLEN

POLICY NUMBER: 2K0-72-42---03  
EFF DATE: 01/01/02 EXP DATE: 01/01/03

GENERAL LIABILITY POLICY  
DECLARATIONS

=====

ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	PREMIUM
CG0001	10-01	COMMERCIAL GEN LIABILITY COV FORM	
CG0300	01-96	DEDUCTIBLE LIABILITY INSURANCE	
CG2010	10-01	AI-OWNERS, LESSEES OR CONTRACTORS..	
CG2011	01-96	AI-MANAGERS OR LESSORS OF PREMISES	
CG2134	01-87	EXCL-DESIGNATED WORK	
CG2147	07-98	EXCL-EMPLOYMENT RELATED PRACTICES	
CG2150	09-89	AMENDMENT/LIQUOR LIABILITY EXCLUSION	
CG2160	09-98	EXCL-Y2K COMPUTER/ELECTRONIC PROBLEM	
CG7001A	01-86	GENERAL LIABILITY SCHEDULE	
CG7003	10-01	GL QUICK REFERENCE (OCCURRENCE)	
CG7185	08-99	EXCLUSION - LEAD	
CG7315	10-01	CONTINUOUS OR PROGRESS INJ/DMG EXCL	
CG7422	08-00	EXCL INJ/DAMAGE FROM EARTH MOVEMENT	
CG7471	03-00	EXCL-DAMAGE TO WORK PERFORMED-SUBCON	
CG8231	10-01	IMPORTANT NOTICE TO POLICYHOLDERS	
IL0017	11-98	COMMON POLICY CONDITIONS	
IL0021	04-98	NUCLEAR ENERGY LIAB EXCL/BROAD FORM	
IL7028	08-99	ASBESTOS EXCLUSION	
IL7050	09-90	AUTOMATIC TERMINATION	
IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE	

DATE OF ISSUE: 02/08/02

FORM: IL7131A (ED. 04-01)

BPP

055

MA

2K07242 0301



EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 01/01/02

POLICY NO: 2K0-72-42---03

EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE

CODE NO./EXPOSURE/CLASSIFICATION	PRODUCTS/COMPL OPS		ALL OTHER	
	RATE	ADVANCE PREM	RATE	ADVANCE PREM
LOCATION 001	!	!	!	!
87557	!	!	!	!
CONTRACTOR - SUBCONTRACTED WORK:	!	!	!	!
RATED AS INSURED SUBCONTRACTORS	!	!	!	!
PREMIUM BASIS:	!	!	!	!
THOUSANDS OF TOTAL COST	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!
ADDITIONAL INTEREST	!	!	!	!
CITY OF WETUMPKA	!	!	!	!
OWNERS, LESS, OR CONTR	!	!	!	!
DEDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR OTHER THAN	!	!	!	!
PROD/COMPL OPS	!	!	!	!
EDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR PROD/COMPL OPS	!	!	!	!
87558	!	!	!	!
CONTRACTOR - SUBCONTRACTED WORK:	!	!	!	!
RATED AS UNINSURED SUBCONTRACTORS	!	!	!	!
INCLUDING LABOR AND MATERIALS	!	!	!	!
PREMIUM BASIS:	!	!	!	!
THOUSANDS OF TOTAL COST	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!
EDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR OTHER THAN	!	!	!	!
PROD/COMPL OPS	!	!	!	!
DEDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR PROD/COMPL OPS	!	!	!	!
87559	!	!	!	!
CONTRACTOR - SUBCONTRACTED WORK:	!	!	!	!
RATED AS UNINSURED SUBCONTRACTORS	!	!	!	!
INCLUDING LABOR ONLY	!	!	!	!
PREMIUM BASIS:	!	!	!	!
THOUSANDS OF TOTAL COST	!	!	!	!
EXPOSURE:	!	!	!	!
(SUBLINE	!	!	!	!
DEDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR OTHER THAN	!	!	!	!
PROD/COMPL OPS	!	!	!	!
DEDUCTIBLE APPLIES TO PD	!	!	!	!
PER CLAIM FOR PROD/COMPL OPS	!	!	!	!

DATE OF ISSUE: 02/08/02 BPP

(CONTINUED)

FORM CG7001A ED.01-86 BPP 02/07/02

055

MA

2K07242 0301



PAGE 2

EMC PROPERTY &amp; CASUALTY COMPANY

POLICY NO: 2K0-72-42---03

ARNBERG ALLEN CONST LL

EFF DATE: 01/01/02

EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE  
(CONTINUED)

CODE NO./EXPOSURE/CLASSIFICATION	PRODUCTS/COMPL OPS	ALL OTHER
	RATE ADVANCE PREM	RATE ADVANCE PREM
91340		
CARPENTRY - CONSTRUCTION OF	!	!
RESIDENTIAL PROPERTY NOT EXCEEDING	!	!
THREE STORIES IN HEIGHT	!	!
PREMIUM BASIS:	!	!
THOUSANDS OF PAYROLL	!	!
EXPOSURE:	!	!
(SUBLINE)	!	!
\$ DEDUCTIBLE APPLIES TO PD	!	!
PER CLAIM FOR OTHER THAN	!	!
PROD/COMPL OPS	!	!
DEDUCTIBLE APPLIES TO PD	!	!
PER CLAIM FOR PROD/COMPL OPS	!	!

91580	!	!
CONTRACTORS - EXECUTIVE SUPERVISORS!	!	!
OR EXECUTIVE SUPERINTENDENTS	!	!
(4)	!	!
PREMIUM BASIS:	!	!
THOUSANDS OF PAYROLL	!	!
EXPOSURE:	!	!
(SUBLINE)	!	!
DEDUCTIBLE APPLIES TO PD	!	!
PER CLAIM FOR OTHER THAN	!	!
PROD/COMPL OPS	!	!

97047	!	!
LANDSCAPE GARDENING (4)	!	!
PREMIUM BASIS:	!	!
THOUSANDS OF PAYROLL	!	!
EXPOSURE:	!	!
(SUBLINE)	!	!
\$ DEDUCTIBLE APPLIES TO PD	!	!
PER CLAIM FOR OTHER THAN	!	!
PROD/COMPL OPS	!	!

LOCATION 002	!	!
46362	!	!
MODEL HOMES	!	!
PREMIUM BASIS:	!	!
DWELLING	!	!
EXPOSURE:	!	!
(SUBLINE)	!	!

DATE OF ISSUE: 02/08/02 BPP

(CONTINUED)

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0301



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EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 01/01/02

POLICY NO: 2K0-72-42---03

EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE  
(CONTINUED)

TOTAL ESTIMATED POLICY PREMIUM \$ 12747.00

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
(3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
(4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
(5) PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS  
OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
(6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF PER CLAIM APPLIES  
UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

## RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093LOC 003 140 POST OAK  
WETUMPKA, AL 36093LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116LOC 005 377 RIVERBIRCH CIRCLE  
WETUMPKA, AL 36093

DATE OF ISSUE: 02/08/02 BPP

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EMC PROPERTY & CASUALTY COMPANY  
ARNBERG ALLEN CONST LL

EFF DATE: 01/01/02

POLICY NO: 2K0-72-42---03  
EXP DATE: 01/01/03

GENERAL LIABILITY SCHEDULE  
(CONTINUED)

TOTAL ESTIMATED POLICY PREMIUM \$ 12747.00

- (1) OTHER THAN NOT FOR PROFIT (2) NOT FOR PROFIT  
(3) INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS  
(4) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT  
(5) PD DEDUCTIBLE PER CLAIM APPLIES TO CUSTOMERS AUTOS UNLESS  
OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE  
(6) FOR SPRAY PAINTING OPERATIONS, A PD DEDUCTIBLE OF PER CLAIM APPLIES  
UNLESS OTHERWISE DESIGNATED BY THIS CLASSIFICATION CODE

LOCATION OF ALL PREMISES OWNED, RENTED OR OCCUPIED:

RATED LOCATIONS:

LOC 001 55 EMERALD MOUNTAIN PKWY  
WETUMPKA, AL 36092

LOC 002 15 MOUNTAIN VIEW DRIVE  
WETUMPKA, AL 36093

LOC 003 140 POST OAK  
WETUMPKA, AL 36093

LOC 004 5722 REDBARN ROAD  
MONTGOMERY, AL 36116

LOC 005 377 RIVERBIRCH CIRCLE  
WETUMPKA, AL 36093

DATE OF ISSUE: 02/08/02 BPP

FORM CG7001A ED.01-86 BPP 02/07/02 055 MA 2K07242 0301

**COMMERCIAL GENERAL LIABILITY**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION — INJURY OR DAMAGE FROM  
EARTH MOVEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury," "property damage," "personal injury" and "advertising injury" (or "personal and advertising injury" if defined as such in your policy) arising out of, caused by, resulting from, contributed to, aggravated by, or related to earthquake, landslide, mudflow, subsidence, settling, slipping, falling away, shrinking, expansion, caving in, shifting, eroding, rising, tilting or any other movement of land, earth or mud.

GENERAL LIABILITY

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION - DAMAGE TO WORK PERFORMED BY  
SUBCONTRACTORS ON YOUR BEHALF**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Exclusion I. of **Section I. – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

**2. Exclusions**

This insurance does not apply to:

**I. Damage To Your Work**

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

## IMPORTANT NOTICE TO POLICYHOLDERS

### BROADENINGS, RESTRICTIONS AND CLARIFICATIONS OF COVERAGE

No coverage is provided by this policyholder notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, the provisions of the policy shall prevail.

This notice has been prepared in conjunction with the implementation of changes to your policy. It contains a brief synopsis of the significant broadenings, restrictions and clarifications of coverage that were made to your existing policy form(s) and endorsement(s). This notice does not reference every editorial change made in these forms and endorsements.

**PLEASE READ YOUR POLICY, AND THE ENDORSEMENTS ATTACHED TO YOUR POLICY, CAREFULLY.**

#### **INTERNET LIABILITY**

Internet Liability has been listed separately because the changes in these coverage forms result in broadening in coverage in certain respects and may, in certain states, result in a decrease in other respects. The impact of the changes in the revision is very difficult to quantify and may differ in different states.

#### **BROADENINGS OF COVERAGE**

**CG 00 01 10 01 – Commercial General Liability Coverage Form (Occurrence Version)**

**CG 00 02 10 01 – Commercial General Liability Coverage Form (Claims-Made Version)**

- In CG 00 01 and CG 00 02 policies the definition of "coverage territory" is being expanded to include personal and advertising injury offenses that take place via the Internet or other electronic means of communication, limited to some extent by the location where the suit is filed.

#### **RESTRICTIONS IN COVERAGE**

**CG 00 01 10 01 – Commercial General Liability Coverage Form (Occurrence Version)**

**CG 00 02 10 01 – Commercial General Liability Coverage Form (Claims-Made Version)**

**CG 00 09 10 01 – Owners And Contractors Protective Liability Coverage Form**

**CG 00 37 10 01 – Products/Completed Operations Liability Coverage Form (Occurrence Version)**

**CG 00 38 10 01 – Products/Completed Operations Liability Coverage Form (Claims-Made Version)**

**CG 00 39 10 01 – Pollution Liability Coverage Form (Designated Sites)**

**CG 00 40 10 01 – Pollution Liability Limited Coverage Form (Designated Sites)**

**CG 00 42 10 01 – Underground Storage Tank Policy (Designated Tanks)**

- In most states, the question of whether electronic data is tangible has not been finally decided by the courts in the context of the prior policy language. In jurisdictions where such data is ruled not to be tangible property under prior forms, this change amounts to a reinforcement of current intent. We do not consider electronic data to be tangible, and therefore, do not consider damage to such data to be "property damage." However, to some, this change may be considered a decrease in coverage, if such property is held to be tangible under prior forms. For that reason, out of caution, we are listing it as a decrease. Also, the description of electronic data was added.

**CG 00 01 10 01 – Commercial General Liability Coverage Form (Occurrence Version)**

**CG 00 02 10 01 – Commercial General Liability Coverage Form (Claims-Made Version)**

- These policies have been revised to exclude coverage for "personal and advertising injury" for web-site designers, Internet access and service providers (with an exception for mere placing of links, frames or borders) and electronic chatrooms or bulletin boards.

#### **CLARIFICATIONS IN COVERAGE**

**CG 00 01 10 01 – Commercial General Liability Coverage Form (Occurrence Version)**

**CG 00 02 10 01 – Commercial General Liability Coverage Form (Claims-Made Version)**

- These policies have been clarified with respect to the definition of "personal and advertising injury" offenses such as slander, libel and invasion of privacy by specifically applying the word **publication** to include all types of publication, including those that are electronic.
- These policies have been clarified with respect to the definition of "advertisement" to include notices that are published via the Internet and other forms of electronic communication. Also a statement was included in the

definition specifying that the definition applies to advertising material only, when other material, as well as advertising, is put forth on a web-site.

- An exclusion was added to these policies to specifically reference the intellectual property rights of copyright, patent, trademark or trade secret. However, there is an exception to this exclusion for personal and advertising injury offenses of copyright, trade dress or slogan in an "advertisement."

### **BROADENINGS OF COVERAGE – COVERAGE FORMS**

#### **CG 00 01 10 01 – Commercial General Liability Coverage Form (Occurrence Version)**

#### **CG 00 02 10 01 – Commercial General Liability Coverage Form (Claims-Made Version)**

- The Criminal Acts exclusion in these coverage forms is changed to permit coverage for the vicarious liability of other insureds who have no knowledge of a criminal act.
- Section II - Who Is An Insured in these coverage forms is broadened to include trusts as Named Insureds when designated in the policy Declarations.
- Section II - Who Is An Insured in these coverage forms is broadened to automatically include "volunteer workers" as insureds, but only while performing duties related to the conduct of the insured's business.

### **BROADENINGS OF COVERAGE - MULTISTATE ENDORSEMENTS**

#### **CG 04 36 10 01 – Limited Product Withdrawal Expense Endorsement**

- When attached to the Commercial General Liability or Products/Completed Operations Liability Coverage Forms, this new endorsement provides reimbursement for certain expenses incurred because of a product withdrawal due to a recall or tampering.

#### **CG 20 37 10 01 – Additional Insured - Owners, Lessees Or Contractors - Completed Operations**

- This endorsement provides a broadening of coverage by explicitly providing completed operations coverage for a specified additional insured.

#### **CG 22 62 10 01 – Underground Resources And Equipment Coverage**

- This endorsement provides a broadening of coverage by adding an exception to the "damage to property" exclusion with respect to the care, custody or control provision. Coverage will be provided for such liability arising out of property damage included in the "underground resources hazard" for those oil or gas producing or servicing classes of risks otherwise excluded by CG 22 57 Exclusion - Underground Resources And Equipment Endorsement.

#### **CG 22 96 10 01 – Limited Exclusion - Personal And Advertising Injury - Lawyers**

- This endorsement provides coverage for personal and advertising injury liability for lawyers when they perform activities that fall outside of a lawyer's professional services.

#### **CG 22 97 10 01 – Druggists - Broadened Coverage**

- The endorsement CG 22 97, is introduced for use in the states that permit broader pharmacists duties and responsibilities.

#### **CG 28 05 10 01 – Personal Injury Liability Endorsement**

- This endorsement provides broadening in coverage over its prior provisions, as there will now be coverage for vicarious liability of other insureds who have no knowledge of a criminal act.

#### **CG 31 15 10 01 – Construction Project Management Protective Liability Coverage**

- When attached to an OCP policy, this new endorsement provides vicarious liability to the owner, contractor, architect or engineer or construction manager arising out of the work of the named insured contractor with an exception for professional services. Also, employees of the Named Insured will be covered for acts or omissions in connection with the general supervision of the contractor's operations.

### **CLARIFICATIONS IN COVERAGE AND OTHER EDITORIAL REVISIONS – COVERAGE FORMS**

- All General Liability coverage forms contain minor editorial revisions to provide for consistency among policies. In addition, these coverage forms have been revised to incorporate other various revisions in order to clarify coverage. Those latter changes to each individual coverage form are described below:

#### **CG 00 33 10 01 – Liquor Liability Coverage Form (Occurrence Version)**

#### **CG 00 34 10 01 – Liquor Liability Coverage Form (Claims-Made Version)**

#### **CG 00 37 10 01 – Products/Completed Operations Liability Coverage Form (Occurrence Version)**

#### **CG 00 38 10 01 – Products/Completed Operations Liability Coverage Form (Claims-Made Version)**

- These policies are revised to clarify that international waters or airspace are included under "coverage territory" but only if an "injury" occurs in the course of travel or transportation between any two of the following: US (including its territories and possessions), Puerto Rico and Canada.

**CG 00 01 10 01 – Commercial General Liability Coverage Form (Occurrence Version)**

**CG 00 09 10 01 – Owners And Contractors Protective Liability Coverage Form**

**CG 00 33 10 01 – Liquor Liability Coverage Form (Occurrence Version)**

**CG 00 37 10 01 – Products/Completed Operations Liability Coverage Form (Occurrence Version)**

- These policies have been revised to incorporate the "known loss" provision directly into the Insuring Agreement. We are not introducing the known loss language in CG 00 35.

**CG 00 35 10 01 – Railroad Protective Liability Coverage Form**

- We are not incorporating the "known loss" provision into the Railroad Protective Liability Policy because railroad employees are covered under the application of Federal Employers Liability Act.

**CG 00 01 10 01 – Commercial General Liability Coverage Form (Occurrence Version)**

**CG 00 02 10 01 – Commercial General Liability Coverage Form (Claims-Made Version)**

**CG 00 09 10 01 – Owners And Contractors Protective Liability Coverage Form**

**CG 00 33 10 01 – Liquor Liability Coverage Form (Occurrence Version)**

**CG 00 34 10 01 – Liquor Liability Coverage Form (Claims-Made Version)**

**CG 00 35 10 01 – Railroad Protective Liability Coverage Form**

**CG 00 37 10 01 – Products/Completed Operations Liability Coverage Form (Occurrence Version)**

**CG 00 38 10 01 – Products/Completed Operations Liability Coverage Form (Claims-Made Version)**

**CG 00 39 10 01 – Pollution Liability Coverage Form (Designated Sites)**

**CG 00 40 10 01 – Pollution Liability Limited Coverage Form (Designated Sites)**

**CG 00 42 10 01 – Underground Storage Tank Policy (Designated Sites)**

- We are revising the Legal Action Against Us Condition in these policies to remove the phrase "obtained after an actual trial," as the definition of "suit" allows damages to be awarded through an arbitration or other alternative dispute resolution, so the judgment can be obtained without an actual trial.

**CG 00 01 10 01 – Commercial General Liability Coverage Form (Occurrence Version)**

**CG 00 02 10 01 – Commercial General Liability Coverage Form (Claims-Made Version)**

- The Aircraft, Auto Or Watercraft exclusion in these policies is being revised to clarify the intent of this exclusion to apply even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured.

**CG 00 35 10 01 – Railroad Protective Liability Coverage Form**

- The Pollution exclusion in this coverage form is revised to clarify that coverage is not excluded for the insured whose liability arises out of the escape of fuels or lubricants from equipment used by contractors at their job site in connection with operations performed by such contractors.

#### **CLARIFICATIONS IN COVERAGE AND OTHER EDITORIAL REVISIONS – ENDORSEMENTS**

**CG 20 10 10 01 – Additional Insured - Owners Lessees Or Contractors - Scheduled Person Or Organization**

**CG 20 33 10 01 – Additional Insured - Owners Lessees Or Contractors - Automatic Status When Required In Construction Agreement With You**

- We are revising these endorsements to clarify that completed operations coverage for an additional insured is excluded.

**CG 20 22 10 01 – Additional Insured - Church Members, Officers And Volunteer Workers**

- We are revising CG 20 22 to delete the reference to volunteer workers since the provisions relating to volunteer workers have been incorporated into the CGL. This doesn't decrease coverage because of the fact that, in the prior edition of the coverage form, coverage for volunteer workers was excluded.

**CG 20 35 Additional Insured – Grantor Of Licenses - Automatic Status When Required By Licensor**

**CG 20 36 Additional Insured – Grantor Of Licenses**

- These new endorsements will add a person or organization who grants licenses as an additional insured to the policy of a person or organization who makes and distributes products of that person or organization. CG 20 35 provides automatic status as an additional insured of grantors of licenses. CG 20 36 requires that the grantor of the license be named in the Schedule of the endorsement.

**CG 21 37 10 01 – Exclusion-Employees And Volunteer Workers As Insured (formerly Exclusion - Employees As Insureds)**

- We are revising this endorsement to clarify that volunteer workers as well as employees are excluded as insureds.

**CG 21 37 10 01 – Exclusion-Employees And Volunteer Workers As Insureds**

**CG 22 71 10 01 – Colleges Or Schools (Limited Form)**

**CG 22 72 10 01 – Colleges Or Schools**



- The Aircraft, Auto Or Watercraft exclusion in these policies is being revised to clarify that this exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured.

#### **RESTRICTIONS IN COVERAGE – COVERAGE FORMS**

##### **CG 00 42 10 01 – Underground Storage Tank Policy Designated Tanks**

- This policy is revised to exclude coverage for corrective action costs due to willful noncompliance with any statute, law, or ordinance for corrective action measures in the event of an underground storage tank incident.

##### **CG 00 01 10 01 – Commercial General Liability Coverage Form (Occurrence Version)**

##### **CG 00 02 10 01 – Commercial General Liability Coverage Form (Claims-Made Version)**

##### **CG 00 09 10 01 – Owners And Contractors Protective Liability Coverage Form**

##### **CG 00 37 10 01 – Products/Completed Operations Liability Coverage Form (Occurrence Version)**

##### **CG 00 38 10 01 – Products/Completed Operations Liability Coverage Form (Claims-Made Version)**

##### **CG 00 39 10 01 – Pollution Liability Coverage Form (Designated Sites)**

##### **CG 00 40 10 01 – Pollution Liability Limited Coverage Form (Designated Sites)**

##### **CG 00 42 10 01 – Underground Storage Tank Policy (Designated Tanks)**

- The Damage To Property exclusion in these policies is revised to clarify that expenses incurred for repairs, etc. made on the insured's own property for any reason, including to avoid injury to a third party, will not be covered.

#### **RESTRICTIONS IN COVERAGE – ENDORSEMENTS**

##### **CG 21 66 10 01 – Exclusion-Volunteer Workers**

- When this endorsement is attached to a CGL, coverage is restricted by excluding volunteer workers as insureds from a CGL policy.

##### **CG 22 69 10 01 – Druggists**

- We are revising CG 22 69 to clarify that the types of pharmacist services that are not within the traditional duties of pharmacists like writing prescriptions, administering drugs and vaccinations, and performing blood tests are excluded.

##### **CG 22 94 10 01 – Exclusion-Damage To Work Performed By Subcontractors On Your Behalf**

##### **CG 22 95 10 01 – Exclusion-Damage To Work Performed By Subcontractors On Your Behalf – Designated Sites Or Operations**

- When these new endorsements are attached to a CGL, coverage is restricted by excluding defects in "your work" from a CGL policy, even for work performed by a subcontractor.

##### **CG 22 98 10 01 – Exclusion-Internet Service Providers And Internet Access Providers Errors And Omissions**

##### **CG 22 99 10 01 – Professional Liability Exclusion-Web-Site Designers**

- These endorsements are introduced to exclude coverage for injury or damage arising out of the rendering or failure to render Internet service, Internet access, web-site designer or consultant services, as these professional services are not contemplated in the CGL coverage form.

##### **CG 28 12 10 01 – Pesticide Or Herbicide Applicator Coverage**

- This endorsement is being revised to apply the exception to the exclusion to only paragraph 1(d) of exclusion j., so that the scope of coverage for pesticide or herbicide applicator should be the same under the OCP policy as it is under the CGL policy.

**CLARIFICATIONS IN COVERAGE AND OTHER EDITORIAL REVISIONS – ENDORSEMENTS**

- CG 7106 Exclusion - Athletic Activities**
- CG 7171.5 Municipality and Utility Total Pollution Exclusion**
- CG 7171.6 Garbage, Ash or Refuse Collectors Total Pollution Exclusion**

- Changes have been made to these endorsements to provide consistency with the changes made to the CGL coverage part where title headings were added to exclusions to clarify intent.

- CG 7101 Town Liability Endorsement**
- CG 7111 Employee Benefits Liability Coverage E**
- CG 7111.1 Employee Benefits Liability Coverage E - Michigan**
- CG 7111.2 Employee Benefits Liability Coverage E - Rhode Island**
- CG 7111.3 Employee Benefits Liability Coverage E - Iowa**
- CG 7111.4 Employee Benefits Liability Coverage E - Texas**
- CG 7117 Tort Liability of Governmental Subdivisions - Iowa**
- CG 7117.1 Tort Liability, Political Subdivisions - Minnesota**
- CG 7117.2 Government Structure & Administration Liability Exposure - Montana**
- CG 7117.11 Tort Liability of Governmental Subdivisions - Michigan**
- CG 7117.12 Limitations of Commencement of Actions and Proceedings and Procedures for Claims Against Governmental Units - Wisconsin**
- CG 7129 Additional Insured - Good Samaritans**
- CG 7141 Extended Property Damage Coverage**
- CG 7157 Extended Property Damage Coverage**
- CG 7159 Governmental Tort Claims Act - Oklahoma**
- CG 7171.6 Garbage, Ash or Refuse Collectors Total Pollution Exclusion**
- CG 7176 Broad Form Products Coverage**
- CG 7177 Political Subdivisions Tort Claims - Nebraska**
- CG 7190 Additional Insured - Club or Organization**
- CG 7191 Commercial General Liability Amendment**
- CG 7191.1 Commercial General Liability Amendment**
- CG 7191.2 Commercial General Liability Amendment**
- CG 7219 Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions**
- CG 7219.2 Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions - Minnesota**
- CG 7219.3 Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions - Michigan**
- CG 7219.4 Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions - Tennessee**
- CG 7219.5 Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions - Rhode Island**
- CG 7224 Truth in Lending & Leasing, & Title E & O - Boat Dealers**
- CG 7224.1 Truth in Lending & Leasing, & Title E & O - Boat Dealers - Michigan**
- CG 7224.2 Truth in Lending & Leasing, & Title E & O - Boat Dealers - Rhode Island**
- CG 7224.3 Truth in Lending & Leasing, & Title E & O - Boat Dealers - Tennessee**
- CG 7225 Boat Dealers' Insurance Agents E & O Liability Endorsement**
- CG 7225.1 Boat Dealers' Insurance Agents E & O Liability Endorsement - Michigan**
- CG 7225.2 Boat Dealers' Insurance Agents E & O Liability Endorsement - Rhode Island**
- CG 7231 Commercial General Liability Amendment - Indiana Municipalities**
- CG 7232 Mobile Home/Modular Home Dealers E & O Endorsement**
- CG 7235 Commercial General Liability Amendment - Iowa Municipalities**
- CG 7235.1 Commercial General Liability Amendment - Municipalities**
- CG 7239 Commercial General Liability Amendment - Alabama Municipalities**
- CG 7241 Commercial General Liability Amendment - Nebraska Municipalities and/or Rural Fire Depts.**
- CG 7243 Commercial General Liability Amendment – Municipalities and/or Volunteer Fire Depts. – Pennsylvania**
- CG 7244 Commercial General Liability Amendment - Colorado Municipalities**
- CG 7245 Commercial General Liability Amendment - Wyoming Municipalities**
- CG 7247 Commercial General Liability Amendment - Michigan Petroleum Marketers**
- CG 7255 Commercial General Liability Amendment - Montana Schools**
- CG 7256 Commercial General Liability Amendment - South Dakota Schools**
- CG 7257 Commercial General Liability Amendment - North Dakota Schools**
- CG 7258 Commercial General Liability Amendment - Idaho Schools**



CG 7259	Counseling Professional Liability Coverage F
CG 7259.1	Counseling Professional Liability Coverage F - Michigan
CG 7259.2	Counseling Professional Liability Coverage F - Rhode Island
CG 7259.3	Counseling Professional Liability Coverage F - Oklahoma
CG 7259.4	Counseling Professional Liability Coverage F - Nebraska
CG 7259.5	Counseling Professional Liability Coverage F - Illinois
CG 7260	Ohio - Employers Liability Coverage Endorsement
CG 7263	Cemetery Liability Coverage - Coverage K
CG 7263.1	Cemetery Liability Coverage - Coverage K - Michigan
CG 7264	Mobile Home & Travel Trailer Dealers' Insurance Agents E & O Endorsement
CG 7265	Minnesota Manufactured Housing Program Commercial General Liability Amendment
CG 7266	Commercial General Liability Amendment - Michigan Schools
CG 7269	Petroleum Marketers - Additional Insured - Automatic Status When Required in Written Agreement With You
CG 7270	Employers Liability Coverage Endorsement
CG 7274	Commercial General Liability Amendment - ABC Contractors
CG 7313	Commercial General Liability Amendment - Wisconsin Liquid Waste Haulers
CG 7400	Prior Acts Exclusion
CG 7404	Fire Departments
CG 7405	Commercial General Liability Amendment - Rural Telephone Cooperative Association
CG 7415	Iowa Association of Business and Industry - Commercial General Liability Amendment
CG 7416	Product Recall Expenses
CG 7417	Mobile Home Parks & Dealers - Additional Insured - Automatic Status When Required in Written Agreement With You
CG 7430	Commercial General Liability Amendment Municipalities/Volunteer Fire Departments - Wisconsin
CG 7431	Limited Exception For The Pollution Exclusion
CG 7440	Commercial General Liability Amendment Municipalities/Volunteer Fire Departments - Missouri
CG 7470	Mobile Home/Modular Home Dealers Commercial General Liability Amendment
CG 7491	Health Care Extension

- We have added or removed quotation marks within these endorsements in order to clarify what terms are defined within the CGL coverage part.

CG 7189	Commercial General Liability Amendment - Wisconsin Schools
CG 7191	Commercial General Liability Amendment
CG 7191.1	Commercial General Liability Amendment
CG 7191.2	Commercial General Liability Amendment
CG 7223	Boat Dealers - Commercial General Liability Amendment
CG 7223.1	Boat Dealers - Commercial General Liability Amendment - Minnesota
CG 7231	Commercial General Liability Amendment - Indiana Municipalities
CG 7239	Commercial General Liability Amendment - Alabama Municipalities
CG 7241	Commercial General Liability Amendment - Nebraska Municipalities and/or Rural Fire Depts.
CG 7242	Commercial General Liability Amendment - Nebraska Schools
CG 7255	Commercial General Liability Amendment - Montana Schools
CG 7256	Commercial General Liability Amendment - South Dakota Schools
CG 7257	Commercial General Liability Amendment - North Dakota Schools
CG 7258	Commercial General Liability Amendment - Idaho Schools
CG 7265	Minnesota Manufactured Housing Program Commercial General Liability Amendment
CG 7266	Commercial General Liability Amendment - Michigan Schools
CG 7282	Commercial General Liability Amendment - Minnesota Schools
CG 7404	Fire Departments
CG 7405	Commercial General Liability Amendment - Rural Telephone Cooperative Association
CG 7415	Iowa Association of Business and Industry - Commercial General Liability Amendment
CG 7470	Mobile Home/Modular Home Dealers Commercial General Liability Amendment

- We are revising these endorsements to delete the reference to volunteer workers since the provisions relating to volunteer workers have been incorporated into the CGL coverage part. This doesn't decrease coverage because of the fact that, in the prior edition of the coverage part, coverage for volunteer workers was excluded.

CG 7105	Extension of Who Is An Insured
CG 7129	Additional Insured - Good Samaritans
CG 7140	Coverage for Injury to Co-Employees and/or Your Other Volunteer Workers
CG 7190	Additional Insured - Club or Organization

CG 7198	Extension of Who Is An Insured - Minnesota
CG 7228	Sexual Abuse or Sexual Molestation Liability
CG 7231	Commercial General Liability Amendment - Indiana Municipalities
CG 7233	Coverage for Injury to Co-Employees and/or Your Other Volunteer Workers
CG 7233.1	Coverage for Injury to Co-Employees and/or Your Other Volunteer Workers
CG 7236	Additional Insured - Association or Organization
CG 7239	Commercial General Liability Amendment - Alabama Municipalities
CG 7241	Commercial General Liability Amendment - Nebraska Municipalities and/or Rural Fire Depts.
CG 7242	Commercial General Liability Amendment - Nebraska Schools
CG 7243	Commercial General Liability Amendment - Municipal/Fire Depts - Pennsylvania
CG 7247	Commercial General Liability Amendment - Michigan Petroleum Marketers
CG 7263	Cemetery Liability Coverage - Coverage K
CG 7263.1	Cemetery Liability Coverage - Coverage K - Michigan
CG 7274	Commercial General Liability Amendment - ABC Contractors
CG 7311	Extension of Who Is An Insured - Kansas Schools & Community Colleges
CG 7405	Commercial General Liability Amendment - Rural Telephone Cooperative Association
CG 7415	Iowa Association of Business and Industry - Commercial General Liability Amendment
CG 7430	Commercial General Liability Amendment Municipalities/Volunteer Fire Departments - Wisconsin
CG 7440	Commercial General Liability Amendment Municipalities/Volunteer Fire Departments - Missouri
CG 7455	Commercial General Liability Amendment - Printers
CG 7491	Health Care Extension
CG 7492	Extension of Who Is An Insured
CG 7497	Exclusion - Services Furnished by Health Care Providers With Exception for Emergency Medical Services
CG 7498	Exclusion - Services Furnished by Health Care Providers With Exception for Emergency Medical Services

- These endorsements have been revised to reflect that volunteer workers have been incorporated into the CGL coverage part under Section II – Who is an Insured and as a defined term.

CG 7183	Extension of Personal and Advertising Injury Liability
CG 7189	Commercial General Liability Amendment - Wisconsin Schools
CG 7191	Commercial General Liability Amendment
CG 7191.1	Commercial General Liability Amendment
CG 7191.2	Commercial General Liability Amendment
CG 7221	Financial Institutions Pollution Exclusion
CG 7225	Boat Dealers' Insurance Agents E & O Liability Endorsement
CG 7225.1	Boat Dealers' Insurance Agents E & O Liability Endorsement - Michigan
CG 7225.2	Boat Dealers' Insurance Agents E & O Liability Endorsement - Rhode Island
CG 7231	Commercial General Liability Amendment - Indiana Municipalities
CG 7235.1	Commercial General Liability Amendment - Municipalities
CG 7239	Commercial General Liability Amendment - Alabama Municipalities
CG 7241	Commercial General Liability Amendment - Nebraska Municipalities and/or Rural Fire Depts.
CG 7242	Commercial General Liability Amendment - Nebraska Schools
CG 7243	Commercial General Liability Amendment - Municipalities and/or Vol. Fire Depts. - Pennsylvania
CG 7244	Commercial General Liability Amendment - Colorado Municipalities
CG 7245	Commercial General Liability Amendment - Wyoming Municipalities
CG 7247	Commercial General Liability Amendment - Michigan Petroleum Marketers
CG 7255	Commercial General Liability Amendment - Montana Schools
CG 7256	Commercial General Liability Amendment - South Dakota Schools
CG 7257	Commercial General Liability Amendment - North Dakota Schools
CG 7258	Commercial General Liability Amendment - Idaho Schools
CG 7259	Counseling Professional Liability Coverage F
CG 7259.1	Counseling Professional Liability Coverage F - Michigan
CG 7259.2	Counseling Professional Liability Coverage F - Rhode Island
CG 7259.3	Counseling Professional Liability Coverage F - Oklahoma
CG 7259.4	Counseling Professional Liability Coverage F - Nebraska
CG 7259.5	Counseling Professional Liability Coverage F - Illinois
CG 7261	Printers E & O Liability Coverage
CG 7263	Cemetery Liability Coverage - Coverage K
CG 7263.1	Cemetery Liability Coverage - Coverage K - Michigan
CG 7264	Mobile Home & Travel Trailer Dealers' Insurance Agents E & O Endorsement

CG 7265	Minnesota Manufactured Housing Program Commercial General Liability Amendment
CG 7266	Commercial General Liability Amendment - Michigan Schools
CG 7267	Inspection Liability - Liquid Waste Haulers
CG 7274	Commercial General Liability Amendment - ABC Contractors
CG 7282	Commercial General Liability Amendment - Minnesota Schools
CG 7313	Commercial General Liability Amendment - Wisconsin Liquid Waste Haulers
CG 7315	Continuous or Progressive Injury or Damage Exclusion
CG 7315.1	Continuous or Progressive Injury or Damage Exclusion - Kansas
CG 7404	Fire Departments
CG 7415	Iowa Association of Business and Industry - Commercial General Liability Amendment
CG 7416	Product Recall Expenses
CG 7417	Mobile Home Parks & Dealers - Additional Insured - Automatic Status When Required in Written Agreement With You
CG 7430	Commercial General Liability Amendment Municipalities/Volunteer Fire Departments - Wisconsin
CG 7440	Commercial General Liability Amendment Municipalities/Volunteer Fire Departments - Missouri
CG 7455	Commercial General Liability Amendment - Printers

- These endorsements have been revised to reflect the renumbering or re-lettering of several provisions, (Who is an Insured, Personal and Advertising Injury, Exclusions and Definitions) of the CGL coverage part.

CG 7140	Coverage for Injury to Co-Employees and/or Your other Volunteer Workers
CG 7198	Extension of Who Is An Insured - Minnesota
CG 7219.2	Truth In Lending & Leasing & Odometer Statute E & O - Financial Institutions - Minnesota
CG 7233	Coverage For Injury to Co - Employees and/or Your other Volunteer Workers
CG 7233.1	Coverage For Injury to Co - Employees and/or Your other Volunteer Workers
CG 7474	Amendment Of Conditions - Transfer Of Rights Of Recovery Against Others To Us
CG 7492	Extension Of Who Is An Insured

- The titles of these forms were changed to clarify coverage intent.

CG 7223	Boat Dealers - Commercial General Liability Amendment
CG 7231	Commercial General Liability Amendment - Indiana Municipalities
CG 7235.1	Commercial General Liability Amendment - Municipalities
CG 7239	Commercial General Liability Amendment - Alabama Municipalities
CG 7241	Commercial General Liability Amendment - Nebraska Municipalities and/or Rural Fire Depts.
CG 7242	Commercial General Liability Amendment - Nebraska Schools
CG 7243	Commercial General Liability Amendment - Municipalities and/or Vol. Fire Depts. - Pennsylvania
CG 7244	Commercial General Liability Amendment - Colorado Municipalities
CG 7245	Commercial General Liability Amendment - Wyoming Municipalities
CG 7247	Commercial General Liability Amendment - Michigan Petroleum Marketers
CG 7255	Commercial General Liability Amendment - Montana Schools
CG 7256	Commercial General Liability Amendment - South Dakota Schools
CG 7257	Commercial General Liability Amendment - North Dakota Schools
CG 7258	Commercial General Liability Amendment - Idaho Schools
CG 7266	Commercial General Liability Amendment - Michigan Schools
CG 7274	Commercial General Liability Amendment - ABC Contractors
CG 7282	Commercial General Liability Amendment - Minnesota Schools
CG 7313	Commercial General Liability Amendment - Wisconsin Liquid Waste Haulers
CG 7405	Commercial General Liability Amendment - Rural Telephone Cooperative Association
CG 7415	Iowa Association of Business and Industry - Commercial General Liability Amendment
CG 7430	Commercial General Liability Amendment Municipalities/Volunteer Fire Departments - Wisconsin
CG 7440	Commercial General Liability Amendment Municipalities/Volunteer Fire Departments - Missouri
CG 7455	Commercial General Liability Amendment - Printers
CG 7470	Mobile Home/Modular Home Dealers Commercial General Liability Amendment

- We have amended these endorsements to clarify coverage intent under Unintentional Failure to Disclose Exposures by adding the additional wording, this provision does not apply to any known injury which is excluded under any other provision of this policy.

CG 7141	Extended Property Damage Coverage
CG 7157	Extended Property Damage Coverage
CG 7184	Blanket Additional Insured - Real Property Leases
CG 7228	Sexual Abuse or Sexual Molestation Liability
CG 7233.1	Coverage for Injury to Co-Employees and/or Your Other Volunteer Workers
CG 7242	Commercial General Liability Amendment - Nebraska Schools

- CG 7269** Petroleum Marketers - Additional Insured - Automatic Status When Required in Written Agreement With You
- CG 7274** Commercial General Liability Amendment - ABC Contractors
- CG 7416** Product Recall Expenses
- CG 7417** Mobile Home Parks & Dealers - Additional Insured - Automatic Status When Required in Written Agreement With You

- Various editorial changes have been made to these endorsements to make the language consistent with the CGL coverage part and to format for improved readability.

- CG 7141** Extended Property Damage Coverage
- CG 7157** Extended Property Damage Coverage

- The Damage To Property exclusion in these policies is revised to clarify that expenses incurred for repairs, etc. made on the insured's own property for any reason, including to avoid injury to a third party, will not be covered.

- CG 7183** Extension of Personal and Advertising Injury Liability
- CG 7189** Commercial General Liability Amendment - Wisconsin Schools
- CG 7242** Commercial General Liability Amendment - Nebraska Schools
- CG 7255** Commercial General Liability Amendment - Montana Schools
- CG 7256** Commercial General Liability Amendment - South Dakota Schools
- CG 7257** Commercial General Liability Amendment - North Dakota Schools
- CG 7258** Commercial General Liability Amendment - Idaho Schools
- CG 7282** Commercial General Liability Amendment - Minnesota Schools

- This endorsement has been modified with respect to the deletion of exclusions 2 (e) and 2 (j)(1) by clarifying our intention that these exclusions will not apply to your educational institutional operations.

**CG 7198** Extension of Who Is An Insured - Minnesota

- We have modified this endorsement by clarifying that the exclusion pertaining to bodily injury or personal and advertising injuring arising out of his or her providing or failure to provide professional health services does not apply to "emergency medical services" if such separate endorsement has been attached to the coverage part.

**CG 7219.2** Truth In Lending & Leasing & Odometer Statute E & O - Financial Institutions - Minnesota

- Under Coverages we revised the endorsement to clarify our right and duty to defend the insured against any suit asking for damages but the duty to defend is restricted to coverages under this endorsement.

**CG 7475** School Liability Endorsement

**CG 7503** Community Colleges Liability

- The Aircraft, Auto or Watercraft exclusion in these policies is being revised to clarify the intent of this exclusion to apply even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training, or monitoring of other by an insured.

**BROADENINGS OF COVERAGE – ENDORSEMENTS**

- CG 7111** Employee Benefits Liability Coverage E
- CG 7111.1** Employee Benefits Liability Coverage E - Michigan
- CG 7111.2** Employee Benefits Liability Coverage E - Rhode Island
- CG 7111.3** Employee Benefits Liability Coverage E - Iowa
- CG 7111.4** Employee Benefits Liability Coverage E - Texas
- CG 7191** Commercial General Liability Amendment
- CG 7191.1** Commercial General Liability Amendment
- CG 7191.2** Commercial General Liability Amendment
- CG 7219** Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions
- CG 7219.2** Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions - Minnesota
- CG 7219.3** Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions - Michigan
- CG 7219.4** Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions - Tennessee
- CG 7219.5** Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions - Rhode Island
- CG 7220** Stop Payment Legal Liability
- CG 7220.3** Stop Payment Legal Liability
- CG 7220.4** Stop Payment Legal Liability - Rhode Island
- CG 7223** Boat Dealers - Commercial General Liability Amendment
- CG 7223.1** Boat Dealers - Commercial General Liability Amendment - Minnesota
- CG 7224** Truth in Lending & Leasing & Title E & O - Boat Dealers
- CG 7224.1** Truth in Lending & Leasing & Title E & O - Boat Dealers - Michigan



CG 7224.2 Truth in Lending & Leasing & Title E & O - Boat Dealers - Rhode Island  
 CG 7224.3 Truth in Lending & Leasing & Title E & O - Boat Dealers - Tennessee  
 CG 7225 Boat Dealers' Insurance Agents E & O Liability Endorsement  
 CG 7225.1 Boat Dealers' Insurance Agents E & O Liability Endorsement - Michigan  
 CG 7225.2 Boat Dealers' Insurance Agents E & O Liability Endorsement - Rhode Island  
 CG 7228 Sexual Abuse or Sexual Molestation Liability  
 CG 7232 Mobile Home/Modular Home Dealers E & O Endorsement  
 CG 7259 Counseling Professional Liability Coverage F  
 CG 7259.1 Counseling Professional Liability Coverage F - Michigan  
 CG 7259.2 Counseling Professional Liability Coverage F - Rhode Island  
 CG 7259.3 Counseling Professional Liability Coverage F - Oklahoma  
 CG 7259.4 Counseling Professional Liability Coverage F - Nebraska  
 CG 7259.5 Counseling Professional Liability Coverage F - Illinois  
 CG 7260 Ohio Employers Liability Coverage Endorsement  
 CG 7263 Cemetery Liability Coverage - Coverage K  
 CG 7263.1 Cemetery Liability Coverage - Coverage K - Michigan  
 CG 7264 Mobile Home & Travel Trailer Dealers' Insurance Agents E & O Endorsement  
 CG 7265 Minnesota Manufactured Housing Program Commercial General Liability Amendment  
 CG 7270 Employers Liability Coverage Endorsement  
 CG 7416 Product Recall Expenses  
 CG 7470 Mobile Home/Modular Home Dealers Commercial General Liability Amendment

- These endorsements were amended to reflect the change made to Section II - Who Is An Insured in the CGL coverage part where a named insured is broadened to include trusts as Named Insureds when designated in the policy Declarations.

CG 7219.2 Truth in Lending & Leasing & Odometer Statute E & O - Financial Institutions - Minnesota  
 CG 7228 Sexual Abuse or Sexual Molestation Liability  
 CG 7260 Ohio Employers Liability Coverage Endorsement

- These endorsements were amended to reflect the change made to Section II - Who Is An Insured in the CGL coverage part where a named insured is broadened to include a limited liability company as a Named Insured when designated in the policy Declarations.

CG 7111 Employee Benefits Liability Coverage E  
 CG 7111.1 Employee Benefits Liability Coverage E - Michigan  
 CG 7111.2 Employee Benefits Liability Coverage E - Rhode Island  
 CG 7111.3 Employee Benefits Liability Coverage E - Iowa  
 CG 7111.4 Employee Benefits Liability Coverage E - Texas  
 CG 7220 Stop Payment Legal Liability  
 CG 7220.3 Stop Payment Legal Liability  
 CG 7220.4 Stop Payment Legal Liability - Rhode Island

- We have amended these endorsements to increase the available limits of actual loss of earnings up to \$250 a day, from \$100, as provided in the Supplementary Payments provision.